Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	2

Complete if Known	
Application Number	09/886,434
Filing Date	June 21, 2001
First Named Inventor	MUNOZ et al.
Group Art Unit	2161
Examiner Name	NOT YET ASSIGNED
Attorney Docket Number	G10.003 (Formerly G03.012)

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	U.S. Patent Document Number	Kind Code[2] (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A	5,696,907		Tom	12/09/1997	
C G	B	6,003,018		Michaud et al.	12/14/1999	
C G	C	6,078,903		Kealhofer	06/20/2000	
C G	D	6,185,543 B1		Galperin et al.	02/06/2001	

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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	Foreign Patent Document Office[3]	Number[4]	Kind Code[5] (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T[6]

Examiner Signature	C G RAHAM	Date Considered	1/29/05

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Unique citation designation number. [2]See attached Kinds of U.S. Patent Documents. [3]Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). [4]For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [5]Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. [6]Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Applicati n Number	09/886,434
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Sheet	2	of	2	Attorney Docket Number	G10.003 (Formerly G03.012)

		OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[2]
	E	Investments, 4th Edition: Bodie, Kane, Marcus (Irwin McGraw-Hill), (Pages 217-219)	
	F	THE JOURNAL OF FIANANCE, Vo. VII, No. 1, March 1952 (Pages 77-91)	

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Examiner Signature	C GRaham	Date Considered	7/29/05

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